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/James A. Collins/

James A. Collins, Reg. No. 43,557

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October 12, 2010

Date of Signature & Date of Transmission

**Attorney Docket No. 12654/33**

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

In re Application of:	)	
Alan R. Bauer et al.	)	Examiner: Teresa Woods
	)	
Serial Number:	)	
10/764,076	)	Group Art Unit: 3686
	)	
Title:	)	Conf. No.: 7997
Monitoring system for determining	)	
and communicating a cost of	)	
insurance	)	

**RESPONSE & REQUEST FOR RECONSIDERATION**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed on August 18, 2010, please enter the following Response and Request for Reconsideration.

The status of the claims begins on page 2.

Remarks begin on page 20.